

THE EFFECT OF CREDIT CARD SPENDING LEVEL, INCOME LEVEL OF CREDIT CARD USERS, AND CREDIT CARD'S INTEREST RATE TOWARD THE LEVEL OF CREDIT CARD PAYMENT IN DKI JAKARTA

Harya Aji Sinatrya

ABSTRACT

This study examined the effect of credit card spending level, income level of credit card users, and credit card's interest rate toward the level of credit card payment in DKI Jakarta. This study was conducted due to credit card payment failure situations that happen very often currently.

The samples that are used in this study are credit card users in Plaza Festival, South Jakarta. This study was conducted by using purposive random sampling as the sampling method and multiple regression model to examine the relationship between independent variables and dependent variable.

After the test were conducted, the result shows that credit card spending level has negative relationship towards the credit card payment. On the other hand, the income level of credit card users and credit card interest rate has positive relationship towards the credit card payment.

Keywords : Credit Card, Spending Level, Income Level, Interest Rates, Credit Card Bill Paymentt

PENGARUH TINGKAT PENGELUARAN KARTU KREDIT, TINGKAT PENDAPATAN PENGGUNA KARTU KREDIT DAN SUKU BUNGA TERHADAP TINGKAT PEMBAYARAN TAGIHAN KARTU KREDIT DI DKI JAKARTA

Harya Aji Sinatrya

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh antara tingkat pengeluaran kartu kredit, tingkat pendapatan pengguna kartu kredit dan suku bunga terhadap tingkat pembayaran tagihan kartu kredit di DKI Jakarta. Penelitian ini dilakukan berdasarkan fenomena gagal bayar tagihan kartu kredit yang sedang banyak berkembang di masyarakat akhir-akhir ini.

Sampel penelitian ini adalah masyarakat pengguna kartu kredit yang sedang berada di Plaza Festival, Jakarta Selatan. Metode pengambilan sampel dilakukan dengan menggunakan *purposive random sampling*. Metode pengolahan (analisis) data yang digunakan adalah metode regresi berganda.

Hasil penelitian ini menunjukkan bahwa tingkat pengeluaran kartu kredit memiliki pengaruh negatif secara signifikan terhadap pembayaran, sedangkan tingkat pendapatan pengguna dan suku bunga kartu kredit memiliki pengaruh positif secara signifikan terhadap pembayaran tagihan kartu kredit.

Kata Kunci : Kartu Kredit, Tingkat Pengeluaran, Tingkat Pendapatan , Suku Bunga, Pembayaran Tagihan